



Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: MUNOZ et al.

Application Serial No.: 09/886,919

Filing Date: June 21, 2001

For: METHOD AND APPARATUS FOR  
EVALUATING AN APPLICATION  
FOR A FINANCIAL PRODUCT

)  
) Group Art Unit: 3624  
)

) Examiner: Daniel S. Felten  
)

) **RESPONSE TRANSMITTAL**  
)

) Attorney Docket No.: G10.002  
)

) Buckley, Maschoff & Talwalkar LLC  
) Five Elm Street  
) New Canaan, CT 06840  
) (203) 972-0006  
)

CERTIFICATE OF MAILING UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450, on October 24, 2004

Dated: October 24, 2004

By:

*Edith Martin*  
Edith Martin

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

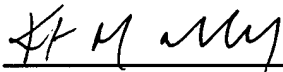
Transmitted herewith for filing are:

1. ☒ Response and Amendment to the September 23, 2004 Office Action
2. ☒ Additional Enclosures: Acknowledgement postcard.

No fees are believed due in this matter; however, the Commissioner is hereby authorized to charge and credit Deposit Account No. 50-1852 for any additional fees required under 37 CFR 1.16 and 1.17.

Respectfully submitted,

October 21, 2004  
Date

  
\_\_\_\_\_  
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) **RESPONSE and AMENDMENT to**  
) **September 23, 2004 Non-Final Office**  
) **Action**

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Sir:

This is in response to the Non-Final Office Action mailed September 23, 2004 in which the examiner objected to the claims status information presented in Applicant's previous response. A full listing of claims with their current status identifiers follows. This paper also restates the response to the January 16, 2004 office action.

Amendments to the claims are reflected in the listing of claims that begin on page 2 of this paper.